

**AGE CONCERN NORTH NORFOLK**  
**(A Company Limited by Guarantee)**

**UNAUDITED**

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

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**AGE CONCERN NORTH NORFOLK**  
**(A Company Limited by Guarantee)**

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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

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<b>Trustees</b>	Jennie Cummings-Knight MA, MBACP, PGCE, FHEA, Chair Betty Balding (resigned 10 September 2020) Mark Danson-Hatcher Juliet English Mary Land (resigned 1 May 2020) Aubrey Poberefsky (resigned 30 May 2020) Susan Mette (appointed 15 September 2020)
<b>Company registered number</b>	04675599
<b>Charity registered number</b>	1097115
<b>Registered office</b>	35b Cremer Street Sheringham Norfolk NR26 8DZ
<b>Manager</b>	Anneliese Maerz
<b>Accountants</b>	MA Partners LLP Chartered Accountants 7 The Close Norwich Norfolk NR1 4DJ

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**AGE CONCERN NORTH NORFOLK**  
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**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2021**

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The Trustees present their annual report together with the financial statements of the Charity for the year 1 April 2020 to 31 March 2021. The Annual Report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual Report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the Strategic Report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

**Objectives and activities**

**a. Policies and objectives**

We regularly review our aims, objectives and activities. This review looks at what we achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each activity and the benefits they have brought to older people in North Norfolk. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. All our services are available to people in the central portion of the North Norfolk District Council area.

Our objectives as set out in our Articles of Association are to promote the wellbeing of older people in and around North Norfolk by:

- preventing or relieving the poverty of older people;
- advancing education;
- preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical);
- promoting equality and diversity;
- assisting older people in need by reason of ill-health, disability, financial hardship, social exclusion or other disadvantage; and
- such other charitable purposes for the benefit of older people as the Trustees may from time to time decide.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

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**Objectives and activities (continued)**

**b. Activities undertaken to achieve objectives**

Our main activities for achieving our objectives come under the following headings:

1. Day Centre Hub

We offer a full day's service including breakfast, a home cooked meal for lunch, and a range of activities for customers;

2. Meals on Heels

This service has been developed further this year during the Pandemic Covid 19

3. Pop In and Kit Groups (Suspended during the last year due to Covid 19)

These are social groups for older people, the Pop In in Cromer and the KIT group in Sheringham. Customers meet for coffee and activities, including trips out

4. Home Visits (Due to Covid 19, these visits were restricted over the course of 2020)

These may include a range of services including accompanying customers to appointments and assistance with routine tasks. Volunteers (fully trained and DBS checked) drop in on a regular basis to befriend customers who may be semi housebound.

**Intergenerational Work**

We have active links with local schools including Gresham's and Sheringham High School. The students interact with our clientele for the provision of mutual social support, computer help and craft activities. However, due to Covid 19 the Intergenerational Project did not operate this past year. Our annual Tea Dance was also cancelled.

**The main focus of our work for this year has been:**

Our Meals On Heels Service and Telephone Support for Clients

We provided lunch and activities for clients for only 3 months of the past year, due to Covid 19 (21 September – 23 December). We are endeavouring to continue to raise our profile in the area by special events, advertising, networking and giving talks to selected groups. We aim to continue to strengthen our links with Dementia Friendly Sheringham and Dementia Friendly Cromer, under the auspices of Age Concern North Norfolk.

**We have also attempted the following:**

- To improve the publicity including web presence and leaflets offered by Age Concern
- To further improve our facilities (including cleansing and sanitisation measures with regard to the Virus Covid 19) and to continue to improve uptake of our day and other services
- To deliver re-branded home care services including help for carers
- To work more closely with Dementia Friendly Groups and to work more closely with the Council (Integrated Care) in the area

**c. Main activities undertaken to further the Charity's purposes for the public benefit**

All of our activities further the charity's purposes for the public benefit. When older people are cared for, with the provision of the range of services that we offer at Age Concern North Norfolk, there is a much wider impact on health services and family and social networks. The dangers of isolation and loneliness are minimised and there is a sense of community cohesion. Older and younger people work together and gain an increased respect for each other.

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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

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**Achievements and performance**

**a. Review of activities**

**BUSINESS PLAN**

We are currently using the plan put in place in 2017, which covers a 2017-2020. This plan includes a 3 tier model of service delivery. We will be publishing our updated 2021-2024 Business Plan before the AGM in June 2021.

**Level 1** - Services for older people who require support as a result of their physical or mental difficulties. These services will provide support to carers in the form of daily respite relieving them from their intense caring role. Each client will have their care and activities tailor made to meet their individual needs.

**Level 2** - A more holistic approach to day services/opportunities to address issues other than health/disability which may have an impact on well-being. This service will aim to support more independent service users who may be isolated and need more inclusion and interaction. This will involve providing support, information, advice, meals, etc. This will include guidance in health and wellbeing and opportunities for therapies, group activities, education and information sessions.

**Level 3** - A service which acknowledges that the over 50s of today (future service users) are increasingly more active and looking for services that are geared towards maintaining their health, wellbeing and independent lifestyle, thereby preventing them from being admitted into long term care placements.

**PREMISES**

The Trustees are pleased to report that the refurbishment of the Good Companions' Hall, or the Day Services Hub as it is now known, continues with grant funding secured for general refurbishment in a Covid secure manner. In February 2020 a funding bid was prepared through our Fund raising support agency Felton's. However, due to the Covid 19 pandemic this was effectively put on hold. We have instead successfully applied for emergency funding to help us re-structure our services over the coming year. In addition we are re-commissioning the small front office as a Staff Room to enable staff to be better supported during the working day. There will also be an area for study and a dedicated area for the preparation of snacks and drinks, separate to the main kitchen. This is part of our Covid Secure renovations.

**DAY SERVICES**

The service provides traditional day care for older people, both those with personal budgets and those who self fund. Beneficiaries of the service over the past 12 months are: 2019-2020: 1,228; we are aware that this is a significant reduction over the past year and we will be addressing the possible causes of this in our revised Business Plan for 2021-2024.

*General*

The trustees became aware during the last quarter of the financial year that our Social Services clients had dropped by approximately 50%. An investigation into this was launched and plans to refresh our contacts within Social Services were made.

*Staffing Issue*

The Manager raised a Grievance against two trustees in June 2020. A significant data breach was also discovered. A number of external professional HR individuals and a solicitor were procured to formally investigate the situation over a 7 month period, and the manager was dismissed from her post on 13.11.2020 for Gross Misconduct.

A new Manager, Anneliese Maerz, was appointed in February 2021.

The contact with Integrated Care for Social Services customers has been renewed and regular meetings are

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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

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**Achievements and performance (continued)**

being set up with Ruth Cheese and other staff members.

2020-2021: 200; 2019-2020: 1,435 (2018-2019: 2,590) including lunch and activities (2017-2018: 1761) (2016-2017: 932)

- Half day 2020-2021: 205; 2019-2020: 211 2018-2019 427 (2017-2018) 554 (approximately the same as 2019-2020 even though we were closed for 9 months of the year)
- 2020-2021: No full days due to Covid 19; 2019-2020 Full Day 410 2018-2019 591
- Meals on Heels 2020-2021: 1,613 2019-2020: 421 2018-2019 369 (2017-2018: 352) (2016-2017: 204) Meals on Heels: Increase of more than treble the number in 2019-2020
- 2020-2021: Baths: 34; 2019-2020 Baths: 183 2018-2019 Baths 94 (2017-2018: 103) (2016-2017: 155) (6 in May last year, 40 in May this year): Increase on last year's numbers: nearly twice as many
- Home Visits 2020-2021: 97; 2019-2020: 1046 2018-2019 905 (Reduction due to Covid 19)
- Social Services (Direct Access) referred customers increased from 24 in May 2018 to 104 for April 2019. For 2020: there was a gradual decrease in Direct Access Customers and this number has stayed approximately the same over the past year. At the end of March 2021 there was an average of 24 Direct Access customers a month (total of 240 for the year). The reason for this was the fact that we did not recruit any more Social Services customers during the Covid 19 pandemic.
- Pop In and Kit Clubs have approximate numbers as follows 2020-2021: Groups did not operate due to 19 (2019-2020: 120) 144, 01-06.2019) and (2019-2020: 120 Kit Club) attendees over the past year.
- Intergenerational Activities: 2020-2021: No Intergenerational Work due to Covid 19; 2019-2020: approximately 540 2017-2018: 370 people
- Past Activities have included: Scams Presentation; Potted Plants; Reminiscence 1940s using Tablet Computers to search for pictures and performers, also Street View to look at old residences; Quizzes.

**STAFFING AND TRAINING**

*Staffing*

We have maintained staffing levels over the year

- Manager
- Office Manager
- Senior Keyworker/support worker 1 member
- Keyworker/support worker 2 members
- Relief Staff 2 members
- Maternity leave Senior Keyworker
- Cook
- Cleaner

*Inhouse Training*

- Confidentiality
- Keyworking
- Care plans/Risk Assessment
- Data protection
- Record keeping
- Personal Boundaries

*Courses Attended by Staff 2020-2021 (items from list below)*

Fire Awareness  
COSHH  
First Aid Requirements & RIDDOR

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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

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**Achievements and performance (continued)**

Food Allergy Awareness  
Food Safety & Hygiene (Level 2)  
GDPR Essentials  
Health & Safety Basics & Essentials  
Health & Safety for Managers  
Infection Prevention & Control  
Risk Assessment  
Safeguarding Vulnerable Adults  
Moving and Handling  
Risk assessment in the workplace  
Coronavirus Awareness  
Medication Awareness (Care Homes)  
Level 2 Food Hygiene and Safety for Catering  
Levels 2 and 3 Hazard Analysis and Critical Control Points  
Care Certificate: Understand your role

*Trustee Training Record*

<b>Date</b>	<b>Provider</b>	<b>Session</b>
5 June 2020	Clapham and Collinge	Charities Virtual Legal Update: Covid-19 and Beyond -
21 July 2020	NCC	Transformation plan Day centre providers update
1 October 2020	Charities Commission	AGM via You tube
October 2020	NCC	Infection Control Fund - Day centre providers update
2 December 2020	Norfolk and Suffolk Care Support	Norfolk Care Support group update
26 January 2021	NCC	Day centre providers update- Delivery and Finance
5 February 2021	NCC	Alcove Video Phones
	NCF/ Barclays	Philanthropy in a Covid World
23 February 2021	NCF / Birketts	Role and responsibilities of Charity Trustees

**b. Investment policy and performance**

We are a small charity and do not have an active investment policy at the present time. Funds not required for working capital are held on a deposit account.

**Financial review**

**a. Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

The Charity's income comes from sales of day and related services to both Social Services and self-funding clients and from grants and donations. Income as ever remains a challenging issue. We are still reliant on grants to fill the gaps between income and expenditure but are expanding our Meals on Heels service and hope to be up and running by early Summer with the Day Centre open once again.



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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

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**b. Reserves policy**

The Trustees have designated £4,280 to cover redundancy costs and £30,000 being an estimate of four month's running costs to provide a "buffer" should the application for ongoing grants prove to be unsuccessful. A further £5,000 has been designated for a maintenance fund to cover unforeseen maintenance costs.

As at 31 March 2021, the charity had "free reserves" (being unrestricted funds which have not been designated and are not represented by fixed assets) of £55,542 (2020 - £13,355).

**c. Material investments policy**

In accordance with the Memorandum of Association the charity has the power to invest funds not immediately required for its own purposes in or upon such investments, securities or property of whatsoever nature and wherever situate as may be thought fit provided that the Board seek written professional advice, unless concluded that it is unnecessary or inappropriate to do so.

**d. Principal risks and uncertainties**

The major risks to which the Charity is exposed, as identified by the Trustees, have been reviewed and systems have been established to mitigate these risks.

**Structure, governance and management**

**a. Constitution**

Age Concern North Norfolk is registered as a charitable company limited by guarantee and was set up by a Memorandum of Association on 30 January 2003.

**b. Methods of appointment or election of Trustees**

The management of the Charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Memorandum of Association.

We are currently updating our Trustees Policy which includes the Induction Process.

Over the past year, we have welcomed Susan Mette as a Trustee. Susan has joined us in the role of Marketing Trustee, bringing with her a wealth of general experience from other previous roles.

Betty Balding resigned from the Board of Trustees after a total of 17 years of service, in September 2020.

Juliet English, who joined us in March 2020, assisted in the management of the Day Centre during the time of the suspension of the Manager whilst under investigation and during the Covid 19 pandemic, and gave support to the staff above and beyond the call of duty. She also helped with finance matters. Juliet resigned in March 2021.

Beverley Hopkins joined us following Juliet's departure. Beverley has experience with working with the Deaf and the use of Signage and will be a great help with our target group of older people, many of whom have age related hearing loss.

We continue to attempt to recruit suitable Trustees who have the relevant expertise and human relations skills necessary for the task of helping to run a small charity. North Norfolk has a great many small and medium sized charities and Trustees often have multiple commitments when they join Age Concern North Norfolk.

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**AGE CONCERN NORTH NORFOLK**  
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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

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**Structure, governance and management (continued)**

We could not operate as a going concern without the support of numerous other volunteers who help in various ways. Some of our volunteers also help with Befriending phone calls.

**c. Organisational structure and decision-making policies**

The Charity is governed by the Board of Trustees, with the Manager having operational responsibility for staff and services.

The role of the Board of Trustees is defined by the rules set out by the Charity Commission and by our Articles of Association. The Board is responsible for ensuring it has achievable and effective plans in place to govern, manage and deliver services and other activities. Trustees are recruited through open advertisement in local free papers and through word of mouth. All Trustees are encouraged to undertake available training and to fully acquaint themselves with the Charity's policies and procedures and with Charitable law and regulations.

We work with a network of organisations in the voluntary and statutory sectors to ensure the best outcomes for our target client group. We are part of the unincorporated association of the Assembly of independent Age Concern and Age UK charities.

The General Manager appointed in February 2021 is on a 30 hour contract and there are currently 6 other part time staff (including the Office Manager, Senior Workers, Care Workers, Cook and Cleaner) who are under the management of the General Manager.

The Board oversees the General Manager in all tasks pertaining to the running of services and the recruitment and management of staff.

**Plans for future periods**

Our challenges for the year ahead are to:

- increase usage of our services and continue to consolidate our staffing base, thereby providing greater public benefit;
- remain flexible in the light of the ongoing Covid 19 virus crisis and to respond to client need in new ways as appropriate;
- build sustainability of our services through increased income, improving facilities and efficient use of resources;
- maintain and improve funding streams, including through encouraging donations and legacies;
- continue to develop our marketing plan to increase awareness of our Age Concern North Norfolk brand and services.

**Members' liability**

The Members of the Charity guarantee to contribute an amount not exceeding £1 to the assets of the Charity in the event of winding up.

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**AGE CONCERN NORTH NORFOLK**  
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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2021**

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**Thanks**

The Trustees would like to thank our staff and other volunteers. Throughout the past very challenging year they have worked hard to promote the well being of older people and help make later life a fulfilling and enjoyable experience.

We would also like to thank all those individuals and organisations who have provided services and support, often above and beyond their contracts.

Approved by order of the members of the board of Trustees and signed on their behalf by:

  
.....  
**Jennie Cummings-Knight**

*Chair of Trustees*

Date: 15 July 2021

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**AGE CONCERN NORTH NORFOLK**  
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**STATEMENT OF TRUSTEES' RESPONSIBILITIES**  
**FOR THE YEAR ENDED 31 MARCH 2021**

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The Trustees (who are also the directors of the Charity for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on its behalf by:

  
.....  
**Jennie Cummings-Knight**, Chair of Trustees

Date: 15 July 2021

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**AGE CONCERN NORTH NORFOLK**  
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**INDEPENDENT EXAMINER'S REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2021**

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**Independent Examiner's Report to the Trustees of Age Concern North Norfolk ('the Charity')**

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2021.

**Responsibilities and Basis of Report**

As the Trustees of the Charity (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent Examiner's Statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Signed:



Dated: 23 July 2021

Mr F M E Shippam BSc FCA DChA

MA Partners LLP  
7 The Close  
Norwich  
Norfolk  
NR1 4DJ

**AGE CONCERN NORTH NORFOLK**  
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**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2021**

	Note	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
<b>Income from:</b>					
Donations and legacies	3	96,239	23,614	119,853	36,827
Charitable activities	4	-	45,774	45,774	84,708
Other trading activities		-	-	-	153
Investments		-	22	22	317
<b>Total income</b>		<b>96,239</b>	<b>69,410</b>	<b>165,649</b>	<b>122,005</b>
<b>Expenditure on:</b>					
Raising funds		-	9,062	9,062	9,092
Charitable activities	5	93,074	31,885	124,959	130,034
<b>Total expenditure</b>		<b>93,074</b>	<b>40,947</b>	<b>134,021</b>	<b>139,126</b>
<b>Net income/(expenditure)</b>					
Transfers between funds	14	3,165 (9,055)	28,463 9,055	31,628 -	(17,121) -
<b>Net movement in funds</b>		<b>(5,890)</b>	<b>37,518</b>	<b>31,628</b>	<b>(17,121)</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		24,677	180,804	205,481	222,602
Net movement in funds		(5,890)	37,518	31,628	(17,121)
<b>Total funds carried forward</b>		<b>18,787</b>	<b>218,322</b>	<b>237,109</b>	<b>205,481</b>

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 15 to 27 form part of these financial statements.

**AGE CONCERN NORTH NORFOLK**  
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**REGISTERED NUMBER: 04675599**

**BALANCE SHEET**  
**AS AT 31 MARCH 2021**

	Note	2021 £	2020 £
<b>Fixed assets</b>			
Tangible assets	10	123,500	128,169
		<u>123,500</u>	<u>128,169</u>
<b>Current assets</b>			
Debtors	11	549	602
Cash at bank and in hand		118,336	82,675
		<u>118,885</u>	<u>83,277</u>
Creditors: amounts falling due within one year	12	(5,276)	(5,965)
<b>Net current assets</b>		113,609	77,312
<b>Total assets less current liabilities</b>		<u>237,109</u>	<u>205,481</u>
<b>Total net assets</b>		<u><u>237,109</u></u>	<u><u>205,481</u></u>
<b>Charity funds</b>			
Restricted funds	14	18,787	24,677
Unrestricted funds	14	218,322	180,804
<b>Total funds</b>		<u><u>237,109</u></u>	<u><u>205,481</u></u>

The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

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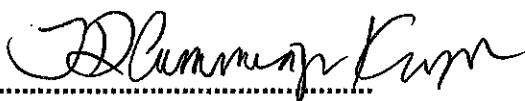
**AGE CONCERN NORTH NORFOLK**  
**(A Company Limited by Guarantee)**  
**REGISTERED NUMBER: 04675599**

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**BALANCE SHEET (CONTINUED)**  
**AS AT 31 MARCH 2021**

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The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

  
.....  
**Jennie Cummings-Knight**  
*Chair of Trustees*

Date: 15 July 2021

The notes on pages 15 to 27 form part of these financial statements.



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**AGE CONCERN NORTH NORFOLK**  
**(A Company Limited by Guarantee)**

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

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**1. General information**

Age Concern North Norfolk is a company incorporated in England and Wales. The registered office and principal place of business is 35b Cremer Street, Sheringham, Norfolk, NR26 8DZ.

**2. Accounting policies**

**2.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Age Concern North Norfolk meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

**2.2 Income**

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

**2.3 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

**2.4 Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

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**NOTES TO THE FINANCIAL STATEMENTS**  
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**2. Accounting policies (continued)**

**2.5 Tangible fixed assets and depreciation**

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, on a reducing balance basis.

Depreciation is provided on the following basis:

Fixtures and fittings	-	25%
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**2.6 Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

**2.7 Cash at bank and in hand**

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**2.8 Liabilities and provisions**

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

**2.9 Financial instruments**

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**2.10 Pensions**

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

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**2. Accounting policies (continued)**

**2.11 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

**3. Income from donations and legacies**

	<b>Restricted funds 2021 £</b>	<b>Unrestricted funds 2021 £</b>	<b>Total funds 2021 £</b>	<i>Total funds 2020 £</i>
Donations	12,300	13,614	<b>25,914</b>	17,919
Grants	83,939	10,000	<b>93,939</b>	18,908
<b>Total 2021</b>	<u>96,239</u>	<u>23,614</u>	<u><b>119,853</b></u>	<u>36,827</u>
<i>Total 2020</i>	<u>18,908</u>	<u>17,919</u>	<u>36,827</u>	

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**4. Income from charitable activities**

	<b>Restricted funds 2021 £</b>	<b>Unrestricted funds 2021 £</b>	<b>Total funds 2021 £</b>	<i>Total funds 2020 £</i>
Income from charitable activities - Day Centre	-	36,898	<b>36,898</b>	56,014
Income from charitable activities - Other services	-	8,876	<b>8,876</b>	28,694
<b>Total 2021</b>	<b>-</b>	<b>45,774</b>	<b>45,774</b>	<b>84,708</b>
<i>Total 2020</i>	<i>156</i>	<i>84,552</i>	<i>84,708</i>	

**5. Analysis of expenditure on charitable activities**

**Summary by fund type**

	<b>Restricted funds 2021 £</b>	<b>Unrestricted funds 2021 £</b>	<b>Total funds 2021 £</b>	<i>Total funds 2020 £</i>
Promoting the wellbeing of older people	93,074	31,885	<b>124,959</b>	130,034
<i>Total 2020</i>	<i>590</i>	<i>129,444</i>	<i>130,034</i>	

**6. Analysis of expenditure by activities**

	<b>Activities undertaken directly 2021 £</b>	<b>Support costs 2021 £</b>	<b>Total funds 2021 £</b>	<i>Total funds 2020 £</i>
Promoting the wellbeing of older people	73,940	51,019	<b>124,959</b>	130,034
<i>Total 2020</i>	<i>97,668</i>	<i>32,366</i>	<i>130,034</i>	

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**6. Analysis of expenditure by activities (continued)**

**Analysis of direct costs**

	<b>Total funds 2021 £</b>	<i>Total funds 2020 £</i>
Staff costs	<b>62,390</b>	90,008
Food	<b>968</b>	774
Agency staff	<b>5,091</b>	-
Travel and transport	<b>3,151</b>	6,129
Other direct costs	<b>2,340</b>	757
<b>Total 2021</b>	<b>73,940</b>	97,668

**Analysis of support costs**

	<b>Total funds 2021 £</b>	<i>Total funds 2020 £</i>
Depreciation	<b>6,653</b>	6,549
Premises	<b>7,195</b>	7,573
General overheads	<b>15,723</b>	11,917
Governance costs	<b>21,449</b>	6,327
	<b>51,020</b>	32,366

**7. Independent examiner's remuneration**

	<b>2021 £</b>	<i>2020 £</i>
Fees payable to the Charity's independent examiner for the independent examination of the Charity's annual accounts	<b>1,800</b>	930
Fees payable to the Charity's independent examiner in respect of:		
All other services not included above	<b>4,013</b>	3,751

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**8. Staff costs**

	<b>2021</b>	<i>2020</i>
	<b>£</b>	<b>£</b>
Wages and salaries	<b>61,745</b>	87,866
Social security costs	<b>(137)</b>	1,093
Contribution to defined contribution pension schemes	<b>782</b>	1,049
	<u><b>62,390</b></u>	<u>90,008</u>

The average number of persons employed by the Charity during the year was as follows:

	<b>2021</b>	<i>2020</i>
	<b>No.</b>	<b>No.</b>
Charitable activities	<b>4</b>	4
Fundraising	<b>1</b>	1
	<u><b>5</b></u>	<u>5</u>

No employee received remuneration amounting to more than £60,000 in either year.

**9. Trustees' remuneration and expenses**

During the year, no Trustees received any remuneration or other benefits (*2020 - £NIL*).

During the year ended 31 March 2021, no Trustee expenses have been incurred (*2020 - £NIL*).

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**10. Tangible fixed assets**

	Freehold property £	Fixtures and fittings £	Total £
<b>Cost or valuation</b>			
At 1 April 2020	108,578	45,531	154,109
Additions	-	1,984	1,984
At 31 March 2021	<u>108,578</u>	<u>47,515</u>	<u>156,093</u>
<b>Depreciation</b>			
At 1 April 2020	-	25,940	25,940
Charge for the year	-	6,653	6,653
At 31 March 2021	<u>-</u>	<u>32,593</u>	<u>32,593</u>
<b>Net book value</b>			
At 31 March 2021	<u>108,578</u>	<u>14,922</u>	<u>123,500</u>
<i>At 31 March 2020</i>	<u>108,578</u>	<u>19,591</u>	<u>128,169</u>

**11. Debtors**

	2021 £	2020 £
<b>Due within one year</b>		
Trade debtors	-	98
Other debtors	45	-
Prepayments and accrued income	504	504
	<u>549</u>	<u>602</u>

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**NOTES TO THE FINANCIAL STATEMENTS**  
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**12. Creditors: Amounts falling due within one year**

	<b>2021</b>	<i>2020</i>
	<b>£</b>	<b>£</b>
Trade creditors	<b>2,845</b>	<i>3,976</i>
Other creditors	<b>272</b>	<i>279</i>
Accruals and deferred income	<b>2,159</b>	<i>1,710</i>
	<u><b>5,276</b></u>	<u><i>5,965</i></u>

**13. Financial instruments**

	<b>2021</b>	<i>2020</i>
	<b>£</b>	<b>£</b>
<b>Financial assets</b>		
Financial assets measured at fair value through income and expenditure	<u><b>118,336</b></u>	<u><i>82,675</i></u>

Financial assets measured at fair value through income and expenditure comprise cash at bank and in hand.



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**NOTES TO THE FINANCIAL STATEMENTS**  
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**14. Statement of funds**

**Statement of funds - current year**

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
<b>Unrestricted funds</b>					
<b>Designated funds</b>					
Redundancy	4,280	-	-	-	4,280
Maintenance	5,000	-	-	-	5,000
4 months running costs	30,000	-	-	-	30,000
	<u>39,280</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>39,280</u>
<b>General funds</b>					
Unrestricted funds	<u>141,524</u>	<u>69,410</u>	<u>(40,947)</u>	<u>9,055</u>	<u>179,042</u>
<b>Total Unrestricted funds</b>	<u>180,804</u>	<u>69,410</u>	<u>(40,947)</u>	<u>9,055</u>	<u>218,322</u>
<b>Restricted funds</b>					
Cromer	611	-	(611)	-	-
KIT Club	292	-	(292)	-	-
Big Lottery - Intergenerational	1,916	-	(1,916)	-	-
Norfolk Community Foundation ("NCF")	3,500	-	(3,500)	-	-
NCF - Silk Purse	2,500	-	-	-	2,500
Lunch Club and Befriending services	1,000	-	(1,000)	-	-
Good Companions Lunch Club	2,000	-	-	-	2,000
Connecting Older People	9,908	-	-	(9,908)	-
NCF - Community Outreach	2,950	-	(2,950)	-	-
NCF - COVID	-	10,500	(10,503)	3	-
Garfield Weston	-	10,000	(10,219)	219	-
CAF Coronavirus Emergency	-	9,972	(10,522)	550	-
The Edward Gostling	-	3,800	(3,861)	61	-
Souter	-	2,000	(2,020)	20	-
NCC Infection Control	-	12,922	(12,446)	-	476
NCF - Winter Resilience	-	5,000	(5,000)	-	-
Independent Age	-	5,545	(4,910)	-	635

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**NOTES TO THE FINANCIAL STATEMENTS**  
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**14. Statement of funds (continued)**

**Statement of funds - current year (continued)**

	<b>Balance at 1 April 2020 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Transfers in/out £</b>	<b>Balance at 31 March 2021 £</b>
Mrs Smith & Mount Trust	-	2,500	(1,250)	-	1,250
Green Hall Foundation	-	4,000	-	-	4,000
National Lottery - Outreach	-	30,000	(22,074)	-	7,926
	<u>24,677</u>	<u>96,239</u>	<u>(93,074)</u>	<u>(9,055)</u>	<u>18,787</u>
<b>Total of funds</b>	<u>205,481</u>	<u>165,649</u>	<u>(134,021)</u>	<u>-</u>	<u>237,109</u>

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**NOTES TO THE FINANCIAL STATEMENTS**  
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**14. Statement of funds (continued)**

**Statement of funds - prior year**

	<i>Balance at 1 April 2019 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Balance at 31 March 2020 £</i>
<b>Unrestricted funds</b>				
<b>Designated funds</b>				
Redundancy	4,280	-	-	4,280
Maintenance	5,000	-	-	5,000
4 months running costs	30,000	-	-	30,000
	<u>39,280</u>	<u>-</u>	<u>-</u>	<u>39,280</u>
<b>General funds</b>				
Unrestricted funds	<u>177,119</u>	<u>102,941</u>	<u>(138,536)</u>	<u>141,524</u>
<b>Total Unrestricted funds</b>	<u>216,399</u>	<u>102,941</u>	<u>(138,536)</u>	<u>180,804</u>
<b>Restricted funds</b>				
Cromer	611	-	-	611
KIT Club	176	156	(40)	292
Big Lottery - Intergenerational	1,916	-	-	1,916
Norfolk Community Foundation ("NCF")	-	3,500	-	3,500
NCF - Silk Purse	-	2,500	-	2,500
Lunch Club and Befriending services	-	1,000	-	1,000
Good Companions Lunch Club	-	2,000	-	2,000
Connecting Older People	-	9,908	-	9,908
NCF - Community Outreach	3,500	-	(550)	2,950
	<u>6,203</u>	<u>19,064</u>	<u>(590)</u>	<u>24,677</u>
<b>Total of funds</b>	<u><u>222,602</u></u>	<u><u>122,005</u></u>	<u><u>(139,126)</u></u>	<u><u>205,481</u></u>

**AGE CONCERN NORTH NORFOLK**  
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**NOTES TO THE FINANCIAL STATEMENTS  
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**15. Summary of funds**

**Summary of funds - current year**

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
Designated funds	39,280	-	-	-	39,280
General funds	141,524	69,410	(40,947)	9,055	179,042
Restricted funds	24,677	96,239	(93,074)	(9,055)	18,787
	<u>205,481</u>	<u>165,649</u>	<u>(134,021)</u>	<u>-</u>	<u>237,109</u>

**Summary of funds - prior year**

	Balance at 1 April 2019 £	Income £	Expenditure £	Balance at 31 March 2020 £
Designated funds	39,280	-	-	39,280
General funds	177,119	102,941	(138,536)	141,524
Restricted funds	6,203	19,064	(590)	24,677
	<u>222,602</u>	<u>122,005</u>	<u>(139,126)</u>	<u>205,481</u>

**16. Analysis of net assets between funds**

**Analysis of net assets between funds - current year**

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	-	123,500	123,500
Current assets	18,787	100,098	118,885
Creditors due within one year	-	(5,276)	(5,276)
<b>Total</b>	<u>18,787</u>	<u>218,322</u>	<u>237,109</u>

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**NOTES TO THE FINANCIAL STATEMENTS**  
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**16. Analysis of net assets between funds (continued)**

**Analysis of net assets between funds - prior year**

	<i>Restricted funds 2020 £</i>	<i>Unrestricted funds 2020 £</i>	<i>Total funds 2020 £</i>
Tangible fixed assets	-	128,169	128,169
Current assets	24,677	58,600	83,277
Creditors due within one year	-	(5,965)	(5,965)
<b>Total</b>	<b>24,677</b>	<b>180,804</b>	<b>205,481</b>

**17. Pension commitments**

The Charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the group in an independently administered fund. The pension cost charge represents contributions payable by the group to the fund and amounted to **£782** (2020 - £1,049). No amounts were payable to the fund at the balance sheet date.

**18. Related party transactions**

The Charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the Charity at 31 March 2021.